U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, DC 20410-9000



December 29, 2010

APM 10-27

MEMORANDUM FOR: All Participants in Ginnie Mae Programs

FROM: Theodore W. Tozer, President

SUBJECT: Changes to Single Family Multiple Issuer Pooling Deadline

On November 1, 2010, Ginnie Mae changed its multiple Issuer pooling process to allow Issuers to submit loan packages throughout the month (see APM 10-12, *Issuance of Multiple Issuer Pools on a Flow Basis*, dated July 19, 2010). In order to facilitate the placement of multiple Issuer securities into REMIC transactions in the same month, Ginnie Mae is moving up the cut-off time to submit loan packages for multiple Issuer securities.

Effective January 1, 2011, Ginnie Mae will change the multiple Issuer loan package transmission deadline from three business days to six business days prior to the last business day of the month. This change will allow Ginnie Mae to publish multiple Issuer pool information on the third business day prior to the last business day of the month.

Applicable changes to the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Rev.1 ("Guide"), will be posted under the "What's New" section of the Ginnie Mae website, and will be incorporated into the Guide on January 1, 2011.

If you have any questions regarding this memorandum, please contact your Ginnie Mae Account Executive in the Office of Mortgage-Backed Securities at (202) 708-1535.